

# Neighborhood Assistance Program (NAP)

2011-2012 Application Package

Released April 4, 2011

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# THE APPLICATION PROCESS

The Neighborhood Assistance Program (NAP) offers up to \$2.5 million in tax credits annually for distribution by 501© 3 not-for-profit corporations. Organizations use NAP tax credits as an incentive to help them leverage more contributions from individuals and businesses for certain neighborhood-based programs and projects. Tax credits are distributed to donors at 50% of the contribution amount and are subtracted from a donor's state income tax liability. Indiana Code 6-3.1-9 establishes the NAP program.

# The program is designed to:

- 1. Serve as a creative way to improve the standard of living and quality of life for all Indiana residents
  - a. Community Services
    - i. Counseling and advice
    - ii. Emergency assistance
    - iii. Medical Care
    - iv. Recreational facilities
    - v. Housing facilities
    - vi. Economic development assistance
  - b. Crime Prevention
  - c. Education
  - d. Job Training
  - e. Neighborhood Assistance
- 2. Provide citizens and businesses in Indiana with an incentive to contribute to not-for-profit corporations.

# Submitting the Application

**NAP applications must be received Friday, April 29, 2011 at 5:00 pm, EST**. Applications received after 5:00 pm on Friday, April 29, will be rejected. **Only one application per organization is allowed**. Faxed or email applications will not be accepted.

The application consists of the following items:

One (1) electronic application with all forms that require original signatures. Forms that require signature must be uploaded with application.

Applicants that receive funding will be bound by the information contained therein.

### Review Process

Each application will be reviewed in a two-step process:

Step One – Completeness All required exhibits and attachments are included and the application

was received on or before the due date.

<u>Step Two</u> – Threshold The application meets the required thresholds (serves the eligible

populations, has requested funding for the appropriate uses, etc.)

Applications failing to meet these requirements will <u>not</u> be eligible to receive tax credits.

### Required Trainings

Applicants are required to attend one Application Webinars <u>AND</u> one Award Webinar if awarded. *Applicants who do not attend any of the application trainings will not be eligible for an award. IHCDA reserves the right to de-allocate all credits awarded to an agency who does not attend an award training.* 

1. Application Webinar/Teleconference or Workshop - Application Webinars/Teleconferences are held prior to the application deadline. All applicants are required to attend one Application Webinar prior to submitting an application. At these trainings, IHCDA staff will review the threshold criteria, eligible activities, selection criteria, and how to complete the required forms. Registration for these workshops are required and can be made online.

Application	Webinars/Tel	leconferences
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Application Webinar/Teleconference	2:00 PM, EST	April 1, 2011
Application Webinar/Teleconference	1:00 PM, EST	April 4, 2011
Application Webinar/Teleconference	1:00 PM, EST	April 5, 2011
Application Webinar/Teleconference	2:00 PM, EST	April 7, 2011
Application Webinar/Teleconference	2:00 PM, EST	April 8, 2011

**2. Award Webinar -** Following the award date, Community Development Representatives will conduct four Award Webinars for all NAP award recipients. All awarded agencies are required to attend one Award Webinar. At these trainings, IHCDA staff will review the requirements for administering NAP tax credits, record keeping, forms and reports that must be submitted. Registration is required and may be made online.

### Award Webinars/Teleconferences

Award Webinar/Teleconference	10:00 AM, EST	June 9, 2011
Award Webinar/Teleconference	10:00 AM, EST	June 13, 2011
Award Webinar/Teleconference	1:00 PM, EST	June 14, 2011
Award Webinar/Teleconference	1:00 PM, EST	June 16, 2011

# Award/Implementation Manual

The Award Manual outlines the requirements for administering NAP tax credits. Any applicant that would like a copy of the <u>Award Manual</u> may download a complete copy from IHCDA's website.

# Technical Assistance

If an applicant needs technical assistance, the Community Development Representative serving that area of the state should be contacted to discuss specific technical assistance questions via telephone or e-mail.

# **COMPLETENESS and THRESHOLD**

To be considered for a tax credit allocation award, an applicant must meet <u>all</u> of the criteria listed below. Applications that fail to meet <u>any</u> of these criteria will <u>not</u> be considered for funding. All required supporting documentation must be included in the application.

- 1. On or before the application deadline, the applicant must provide all documentation as instructed in the "Neighborhood Assistance Program (NAP) Application."
- 2. The proposed activity must meet all the requirements as instructed in the "Application Process," "Threshold & Completeness," "Eligible Activities," "Allocation Method," "Application Forms," and the "Appendices," sections of the Neighborhood Assistance Program (NAP) Application. In addition, the application must meet all the state statutory requirements under IC 6-3.1-9.
- 3. The applicant must:
  - a) provide Housing or Community Service in an economically disadvantaged area, which is defined as scoring at least two of the three points based on the chart in Appendix B:
    - Per Capita Income
    - Poverty Rate
    - Unemployment Rate

OR

- b) provide Housing or Community Service to beneficiaries whose household income is at or below 80% of Area Median Income (AMI) level of the beneficiary's location.
- 4. Housing Activities must be provided to beneficiaries whose household income is at or below 80% of the Area Median Income (AMI) level of the beneficiary's location.
- 5. To meet threshold applicants must demonstrate how they will finance the project, which includes documenting a budget outlining the uses of funds for the project.
- 6. Applicants who received a NAP tax credit allocation in 2010-2011 must sell 100% of credits by Year-End Report (June 4, 2011) in order to be eligible for credits in 2011-2012 program year.
- 7. IHCDA reserves the right to disqualify from funding any application where the applicant has a history of disregarding the policies, procedures, or staff directives associated with administering any IHCDA program or programs of other State and Federal.
- 8. IHCDA reserves the right to use its discretion to waive any of the aforementioned penalties in response to extenuating circumstances.

# **ELIGIBLE ACTIVITIES**

### Eligible Activities

The activities listed below are eligible for the NAP program. Each category has unique factors that contribute to its competitiveness.

# **Community Services**

- Counseling and advice
- Emergency assistance
- Medical Care
- Recreational facilities
- Housing facilities
- Economic development assistance

### **Crime Prevention**

**Education** 

**Job Training** 

**Neighborhood Assistance** 

# Eligible Projects

Funds leveraged with NAP tax credits may only be used to fund the following:

- Support a new project implemented by the applicant.
- Continue or maintain a current project implemented by the applicant.

# Funding Limitations

To avoid penalties stated in Table 3, recipients must submit reports electronically, by the stated deadline, or contact IHCDA prior to the missed deadline.

**Table 1 – Program Years Affecting Funding Limitations** 

2008-2009
2009-2010
2010-2011

**Table 2 – Funding Limitations Summary** 

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An organization received a NAP award in one or more of	Up to \$50,000.00, but no less than \$1,000.00
the above program years (see Table 1)	
An organization has not received a NAP award in any of	Up to \$20,000.00, but no less than \$1,000.00
the above program years (See Table 1)	

Table 3- Deductions for Missed/Late Semi-Annual Reports

Quarter	Reporting Deadlines	Penalty if late or no submission
1 <sup>st</sup> Quarter Reports	October 3, 2011	Not eligible in 2012-2013 program year
Mid-Year Report (1 <sup>st</sup> & 2 <sup>nd</sup> quarter)	December 31, 2011	Not eligible in 2012-2013 program year
3 <sup>rd</sup> Quarter Reports	April 2, 2012	Not eligible in 2012-2013 program year
Year-End Report (3 <sup>rd</sup> & 4 <sup>th</sup> quarter)	June 8, 2012	Not eligible in 2012-2013 program year

### Award Term

Funds leveraged with NAP tax credits must be expended within a 24-month term. All tax credits must be distributed and reported by the Year-End Report deadline. This date will also be stated in the Award Manual for award recipients.

# Religious Organizations

Organizations that are religious or faith-based are eligible, on the same basis as any other organization, to participate in the NAP program. Organizations that are directly funded under the NAP program may not engage in inherently religious activities, such as worship, religious instruction, or proselytizing, as part of the assistance funded under this part. If an organization conducts such activities, the activities must be offered separately, in time or location, from the assistance funded under this part, and participation must be voluntary for the beneficiaries of the assistance provided.

A religious organization that participates in the NAP program will retain its independence from Federal, State, and local governments, and may continue to carry out its mission, including the definition, practice, and expression of its religious beliefs, provided that it does not use direct NAP funds to support any inherently religious activities, such as worship, religious instruction, or proselytizing. Among other things, faith-based organizations may use space in their facilities, without removing religious art, icons, scriptures, or other religious symbols.

In addition, a NAP-funded religious organization retains its authority over its internal governance, and it may retain religious terms in its organization's name, select its board members on a religious basis, and include religious references in its organization's mission statements and other governing documents.

An organization that participates in the NAP program shall not, in providing program assistance, discriminate against a program beneficiary or prospective program beneficiary on the basis of religion or religious belief. NAP funds may not be used for the acquisition, construction, or rehabilitation of structures to the extent that those structures are used for inherently religious activities.

NAP funds may be used for the acquisition, construction, or rehabilitation of structures only to the extent that those structures are used for conducting eligible activities under this part. Where a structure is used for both eligible and inherently religious activities, NAP funds may not exceed the cost of those portions of the acquisition, construction, or rehabilitation that are attributable to eligible activities in accordance with the cost accounting requirements applicable to NAP funds in this part. Sanctuaries, chapels, or other rooms that a NAP-funded religious congregation uses as its principal place of worship, however, are ineligible for NAP-funded improvements. Disposition of real property after the term of the award, or any change in use of the property during the term of the award, is subject to government-wide regulations governing real property disposition (see 24 CFR parts 84 and 85).

# ALLOCATION METHOD

IHCDA will allocate tax credit awards to those applicants that pass threshold. All organizations who pass threshold will receive a tax credit allocation. The amount of the tax credit allocation is based on the following factors:

- Total Amount of Tax Credits Requested from applications that meet threshold
- Total Amount of Tax Credits Available
- Activity Type

### Allocation Set-aside

Community Services	40%
Neighborhood Assistance	20%
Education	20%
Job Training	15%
Crime Prevention	5%

The formula for calculating the award amount for each eligible applicant is as follows:

- 1) Total Amount of Tax Credits *Available* divided by the Total Amount of Tax Credits *Requested* equals the Tax Credit *Allocation Percentage*.
- 2) Tax Credit *Allocation Percentage* multiplied by the Eligible Applicant's Tax Credit *Request* equals the Applicant's Total Credits *Awarded*.
  - **Example 1:** \$4 million in tax credits is requested by applicants who meet threshold. NAP offers \$2.5 million in tax credits; therefore the tax credit allocation percentage across the program is 62.5 percent (\$2,500,000 / \$4,000,000 = 62.5%).
  - **Example 2:** An eligible organization not previously awarded credits in the last three program years requests \$20,000. If the allocation percentage were 62.5 percent, then their maximum tax credit allocation amount would be  $$12,500 ($20,000 \times 0.625 = $12,500)$ .
  - **Example 3:** An eligible organization that was awarded NAP credits in PY 2008-2008 and PY 2009-2010 requests \$50,000. If the allocation percentage were 62.5 percent, their maximum tax credit allocation amount would be \$31,250. (\$50,000 x 0.625 = \$31,250).

At the completion of the application round, a list of awards approved by the IHCDA Board of Directors, along with a list of non-allocated applicants will be posted on the IHCDA Web site. Following the published award announcements, each award grantee will receive documents explaining the terms of their award.

# **APPENDICES**

Table of Contents	Page Number
Appendix A: Definitions	9
Appendix B: Economic Factors	12
Appendix C: Directions to IHCDA	15

# Appendix A

### **DEFINITIONS**

<u>Affordable</u> - Housing is generally considered affordable if a household pays no more than 30% of its annual gross income for all housing costs including principal, interest, taxes, and insurance (PITI) for homeownership or for rental units, rent plus utility costs.

<u>Annual Income</u> - Gross income anticipated to be received by all members of a household during the coming twelve-month period.

<u>AMI</u> – Area median income for the county in which the development is located. HUD revises this figure annually. To obtain this information, refer to the most recent FSP Memo for the Income Limits at <a href="http://ihcda.in.gov/nonprofits\_programs.aspx">http://ihcda.in.gov/nonprofits\_programs.aspx</a>

Applicant - An organization applying for assistance from IHCDA.

<u>Beneficiary</u> - Person from low and moderate-income family, which includes individuals or families with an annual income equal to or less than 50% of the median family income (adjusted by size) for the target area, or members of certain categories of individuals automatically assumed by HUD to be low- and moderate-income, unless there is information to the contrary. These are persons that have benefited directly from an IHCDA award.

<u>Certificate of Existence</u> – Proof of proper business filing (including filing Business Entity Reports annually with the Indiana Secretary of State) is a Certificate of Existence. For information about filing a business entity report and obtaining an official Certificate of Existence from the Indiana Secretary of State's Business Services Division visit the website at <a href="http://www.in.gov/sos/services.html">http://www.in.gov/sos/services.html</a> or call (317) 232-6531.

<u>Child Care Services</u> – Providing children under the age of 18 with supervision when the legal guardian is unable to watch them.

<u>Counseling Services</u> – The act of exchanging opinions and ideas between the "counselor/teacher" and the beneficiary. Guidance and advice solicited from a knowledgeable person that leads to an improved lifestyle of the beneficiary.

<u>Community Revitalization</u> – Activities designed to improve the economic health of an impoverished area. Typically, such programs aim to entice businesses to relocate (or stay) in the economic development zone, improve the occupational and academic skills of local residents, encourage the creation and retention of new jobs, and encourage entrepreneurship and the formation of new businesses.

<u>Crime Prevention</u> – Any activity which aids in the reduction of crime in an economically disadvantaged area or economically disadvantaged household

<u>Earned Income Tax Credit Services</u> – Educating taxpayers about the EITC, providing free tax preparation to working families who are eligible for the EITC; and providing information about financial literacy and education.

<u>Economically Disadvantaged Area</u> – An enterprise zone or any other federally or locally designated economically disadvantage area in Indiana.

<u>Economically Disadvantaged Household</u> – A household with an annual income that is at or below eighty percent (80%) of the area median income or any any other federally designated target population.

<u>Educational Assistance</u> – Providing individuals with instruction and intellectual tools to improve their academic capacity.

Elderly – Individuals who are 62 years of age or older.

<u>Emergency Food Assistance</u> – Making food available to those that are unable to attain it through conventional means.

<u>Emergency Shelters</u> - Temporary daytime and/or overnight accommodations for homeless persons. An emergency shelter may include appropriate eating and cooking facilities. Emergency shelters must serve homeless individuals or families that lack fixed, regular, and adequate nighttime residences, or individuals or families whose primary nighttime residence is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings. This term does not include any individual imprisoned or otherwise detained under an Act of the Congress or a State law. See also Public Facilities.

Family - All persons living in the same household who are related by birth, marriage, or adoption.

<u>Household</u> - Persons living in the same dwelling unit, regardless of relationship or economic interdependence.

<u>Homeownership Counseling</u>-Counseling and assistance given to individuals on a variety of homeownership issues, including loan default, fair housing, and buying a home. To be eligible, the applicant organization must be a HUD-approved housing counseling agency.

<u>Job Training</u> – Providing individuals with instruction and skills to make them more marketable for certain positions in society. Individuals must reside in an economically disadvantaged area or household.

<u>Medical Care Services</u> – Diagnosing, treating, or preventing disease and other damage to parts of the human body or the mind.

<u>Neighborhood Assistance</u> – the furnishing of financial assistance, labor, material and technical advice to aid in the physical or economic improvement of any part of an economically disadvantaged area; or furnishing technical advice to promote higher employment in any neighborhood in Indiana.

<u>Permanent Supportive Housing</u> - Supportive housing is a combination of affordable housing with services that helps people live more stable, productive lives. The unit is available to, and intended for, a person or family whose head of household is homeless, or at-risk of homelessness, and has multiple barriers to employment and housing stability, which might include mental illness, chemical dependency, and/or other disabling or chronic health conditions. Service and property management strategies include effective, coordinated approaches for addressing issues resulting from substance use, relapse, and mental health crises, with a focus on fostering housing stability.

<u>Recreational Facility</u> – Making a facility available to individuals in order to encourage refreshment of one's body or mind through activity that provides stimulation.

<u>Transportation Services</u> – Providing individuals with a means of traveling from one place to another in order to aid them in meeting urgent needs when one is unable to transport his/herself.

<u>Youth Shelter</u> – A facility that houses and serves children under the age of 21 that are either wards of the state or homeless. These children may be pre-delinquent teens, or non-violent, neglected, or abused youth. This term does not include any individual imprisoned or otherwise detained under an Act of the Congress or a state law. The housing provided by this program must be full-time (7 days a week, 24 hours a day) and does not include daycare facilities.

# Appendix B

# **ECONOMIC FACTORS**

County	Per Capita Income 2008		Census Poverty Rate 2009		Unemployment Rate 2010	
State of Indiana	\$32,288				10.1	
Adams County, IN	\$27,144	1	15.8	1	8.8	0
Allen County, IN	\$33,698	0	14.6	1	9.4	1
Bartholomew County, IN	\$36,957	0	9.6	0	8.2	0
Benton County, IN	\$30,730	1	10.0	0	9.6	1
Blackford County, IN	\$25,424	1	14.1	1	11.1	1
Boone County, IN	\$49,720	0	7.9	0	7.9	0
Brown County, IN	\$34,893	0	12.5	1	11.8	1
Carroll County, IN	\$28,929	1	9.9	0	9	0
Cass County, IN	\$28,255	1	13.8	1	9.6	1
Clark County, IN	\$32,661	0	11.9	1	9.9	1
Clay County, IN	\$26,026	1	14.0	1	11.8	1
Clinton County, IN	\$27,159	1	12.5	1	9.3	1
Crawford County, IN	\$24,419	1	19.0	1	12.7	1
Daviess County, IN	\$29,684	1	15.6	1	5.7	0
De Kalb County, IN	\$29,136	1	9.6	0	10.8	1
Dearborn County, IN	\$32,755	0	8.9	0	10.7	1
<b>Decatur County, IN</b>	\$30,050	1	12.0	1	10.3	1
Delaware County, IN	\$27,611	1	20.7	1	10	1
<b>Dubois County, IN</b>	\$39,760	0	7.2	0	6.4	0
Elkhart County, IN	\$33,369	0	14.4	1	11.6	1
Fayette County, IN	\$26,683	1	17.8	1	12.7	1
Floyd County, IN	\$37,745	0	12.3	1	9.3	1
Fountain County, IN	\$28,729	1	13.0	1	10.1	1
Franklin County, IN	\$31,649	0	10.9	0	12.4	1
Fulton County, IN	\$28,993	1	11.9	1	10.3	1
Gibson County, IN	\$30,769	0	11.4	0	7.1	0
<b>Grant County, IN</b>	\$27,170	1	18.1	1	10	1
Greene County, IN	\$27,188	1	16.6	1	9.6	1
Hamilton County, IN	\$46,378	0	5.6	0	6.2	0
Hancock County, IN	\$39,643	0	6.5	0	8.4	0
Harrison County, IN	\$30,966	0	9.8	0	10.6	1
Hendricks County, IN	\$34,311	0	5.1	0	7.6	0
Henry County, IN	\$27,890	1	15.0	1	11.9	1
Howard County, IN	\$32,322	0	15.1	1	10.4	1
<b>Huntington County, IN</b>	\$29,458	1	10.5	0	9.9	1
Jackson County, IN	\$29,900	1	13.3	1	8.7	0
Jasper County, IN	\$30,167	1	9.6	0	11.4	1

Jay County, IN	\$26,070	1	16.0	1	8.6	0
Jefferson County, IN	\$27,646	1	13.6	1	9.6	1
Jennings County, IN	\$27,202	1	15.8	1	12.3	1
Johnson County, IN	\$33,624	0	9.7	0	7.9	0
Knox County, IN	\$30,122	1	17.8	1	6.1	0
Kosciusko County, IN	\$34,994	0	10.8	0	8.7	0
La Porte County, IN	\$28,945	1	14.5	1	10.3	1
Lagrange County, IN	\$23,341	1	13.2	1	10	1
Lake County, IN	\$31,833	0	16.4	1	11.2	1
Lawrence County, IN	\$27,868	1	15.4	1	12.1	1
Madison County, IN	\$29,929	1	14.7	1	11	1
Marion County, IN	\$37,936	0	19.7	1	9.3	1
Marshall County, IN	\$28,571	1	13.6	1	10.6	1
Martin County, IN	\$28,545	1	13.5	1	7.3	0
Miami County, IN	\$24,639	1	17.0	1	11.2	1
Monroe County, IN	\$29,522	1	21.9	1	6.6	0
Montgomery County, IN	\$29,259	1	13.6	1	8.6	0
Morgan County, IN	\$33,234	0	10.2	0	10	1
Newton County, IN	\$28,576	1	11.0	0	12.6	1
Noble County, IN	\$27,096	1	13.9	1	11.6	1
Ohio County, IN	\$28,661	1	10.2	0	11.6	1
Orange County, IN	\$25,948	1	16.9	1	10.4	1
Owen County, IN	\$25,357	1	14.3	1	10.6	1
Parke County, IN	\$24,987	1	15.7	1	10.1	1
Perry County, IN	\$27,709	1	12.0	1	9	0
Pike County, IN	\$27,325	1	11.8	1	7.7	0
Porter County, IN	\$39,497	0	7.6	0	8.5	0
Posey County, IN	\$34,635	0	8.4	0	7.4	0
Pulaski County, IN	\$29,707	1	13.1	1	8.3	0
Putnam County, IN	\$28,641	1	13.1	1	12.3	1
Randolph County, IN	\$27,314	1	17.5	1	11.6	1
Ripley County, IN	\$28,505	1	11.8	0	10.9	1
Rush County, IN	\$30,529	1	13.6	1	9.2	1
Scott County, IN	\$25,517	1	16.6	1	10.1	1
Shelby County, IN	\$31,539	0	12.4	1	11.5	1
Spencer County, IN	\$30,113	1	10.0	0	9.4	1
St. Joseph County, IN	\$35,357	0	16.4	1	8.5	0
Starke County, IN	\$23,356	1	13.8	1	12.2	1
Steuben County, IN	\$28,963	1	13.6	1	11	1
Sullivan County, IN	\$24,570	1	17.1	1	10.3	1
Switzerland County, IN	\$26,620	1	17.2	1	7.2	0
Tippecanoe County, IN	\$28,891	1	20.9	1	7.3	0
Tipton County, IN	\$33,928	0	9.1	0	12.2	1

Union County, IN	\$30,747	0	13.8	1	9.5	1
Vanderburgh County, IN	\$36,543	0	15.2	1	8.1	0
Vermillion County, IN	\$29,029	1	15.4	1	13.7	1
Vigo County, IN	\$28,072	1	20.9	1	10	1
Wabash County, IN	\$30,376	1	13.9	1	9.2	1
Warren County, IN	\$28,133	1	8.8	0	7.5	0
Warrick County, IN	\$37,130	0	8.0	0	7.5	0
Washington County, IN	\$27,180	1	15.5	1	12.1	1
Wayne County, IN	\$28,859	1	19.9	1	11.5	1
Wells County, IN	\$28,947	1	9.3	0	9.1	0
White County, IN	\$28,888	1	10.8	0	10.3	1
Whitley County, IN	\$31,173	0	8.0	0	9.3	1

Per capita income taken from <a href="http://www.stats.indiana.edu/dms4/new\_dpage.asp?profile\_id=339&output\_mode=2">http://www.stats.indiana.edu/dms4/new\_dpage.asp?profile\_id=339&output\_mode=2</a>
Published by STATS Indiana

Poverty Rates published by The Economic Research Service is a primary source of economic information and research in the U.S. Department of Agriculture taken from

 $\underline{http://www.ers.usda.gov/data/povertyrates/PovListpct.asp?st=IN\&view=Percent\&longname=Indiana}$ 

Unemployment rate taken from <a href="http://www.hoosierdata.in.gov/docs/laus/laus-rankings-annual.xls">http://www.hoosierdata.in.gov/docs/laus/laus-rankings-annual.xls</a>
Published by the Indiana Department of Workforce Development

# Appendix C

# **Directions to IHCDA**

IHCDA is located on the 10<sup>th</sup> floor of 30 South Meridian Street in Indianapolis. This is the former L.S. Ayres department store building, located on the block south of Monument Circle on the west side of the street.

### From Northwest Indiana to IHCDA:

Take I-65 South to West Street. Take West Street south past Washington Street to Maryland Street. Turn left on Maryland. See parking options below.

#### From Southeast Indiana to IHCDA:

Take I-74 West to I-465 North. Take I-465 North to I-70 West. Take I-70 West to the Ohio Street exit. You can only go one way off the exit. Take Ohio Street 8 blocks to Capitol Avenue. Turn left on Capitol. One block past Washington Street, turn left onto Maryland Street. See parking options below.

#### From Southern Indiana to IHCDA:

Take I-65 North into downtown Indianapolis. Get off at the Market Street Exit. Turn left off the exit. Take Market Street to Pennsylvania Street, which is one block past Delaware Street. Turn left on Pennsylvania and go one block to Washington Street. Turn right on Washington. Take Washington 3 blocks to Capitol Avenue. Turn left on Capitol. One block later, turn left onto Maryland Street. See parking options below.

### From Indianapolis Airport, Western and Southwest Indiana to IHCDA:

Take I-70 East into downtown Indianapolis. Take the Illinois Street exit. You can only turn one way off the exit. Take Illinois Street to Washington Street. Turn left on Washington Street. Take Washington one block to Capitol Avenue. Turn left on Capitol Avenue. One block later, turn left onto Maryland Street. See parking options below.

### From Northern Indiana to IHCDA:

Travel south on U.S. 31, which becomes Meridian Street in Indianapolis. Continue on Meridian into downtown. At Monument Circle, go halfway around the monument (traffic moves to the right) and proceed a half-block further south to Washington Street. Take Washington two blocks to Capitol Avenue. Turn left on Capitol. One block later, turn left onto Maryland Street. See parking options below.

#### From Northeast Indiana:

Take I-69 South to I-465. Take I-465 South to I-70 West. Take I-70 West to the Ohio Street exit. You can only go one way off the exit. Take Ohio 8 blocks to Capitol Avenue. Turn left on Capitol. One block past Washington Street, turn left onto Maryland Street. See parking options below.

### From Eastern Indiana:

Take I-70 West to the Ohio Street exit. You can only go one way of the exit. Take Ohio 8 blocks to Capitol Avenue. Turn left on Capitol. One block past Washington Street, turn left onto Maryland Street. See parking options below.

### **Parking Options**

### **2-Hour Parking Meters**

During the hours of 6:00 a.m. and 6:00 p.m., 2-hour parking meters are available along the streets surrounding the building.

### **Parking Garages**

The Circle Centre Mall has parking garages available with entrances off of Maryland Street and Washington Street. Both entrances are between Meridian and Illinois Streets. There is also a parking garage located directly across Meridian Street from our office, on the east side of the street.

